

<p>Prepared by: Shapiro &amp; Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>S&amp;M No. 07-0323</p>	<p>Return to: Shapiro &amp; Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299</p> <p>Loan No. XXXXXX3422</p>
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Index: Lot 190, Section F, Deercreek Sub., in Section 6, T3S, R7W, DeSoto Co., MS

### SUBSTITUTION OF TRUSTEE

WHEREAS, on March 23, 2004, Donald W. Ogle, a married man and Rikki L. Ogle, a married woman as Joint Tenants, executed a certain deed of trust to Joan H. Anderson, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1951 at Page 253, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

(See Exhibit A)

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, EverBank pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

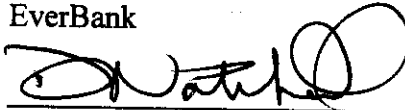
NOW THEREFORE, EverBank, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

20 Pebble Creek Cove, Hernando, MS

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 9 day of Jan, 2011.<sup>2</sup>

EverBank

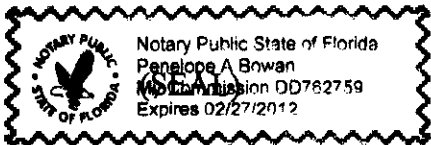


By: Drew Walthall

Its: Vice President

STATE OF Florida  
COUNTY OF Duval

Personally appeared before me, the undersigned authority for the jurisdiction aforesaid, on this the 9 day of Jan, 2011, the within named Drew Walthall who acknowledged that (s)he is Vice Pres. Just of EverBank, and that for and on behalf of the said corporation, and as its act and deed, (s)he executed the above and foregoing instrument, after having been first duly authorized so to do.



My commission expires: 2/27/12



Notary Public

Penelope A. Bowan

20 Pebble Creek Cove, Hernando, MS

Exhibit ☐A☐

Lot 190, Section F, Deercreek Subdivision, located in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 80, Page 39, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

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